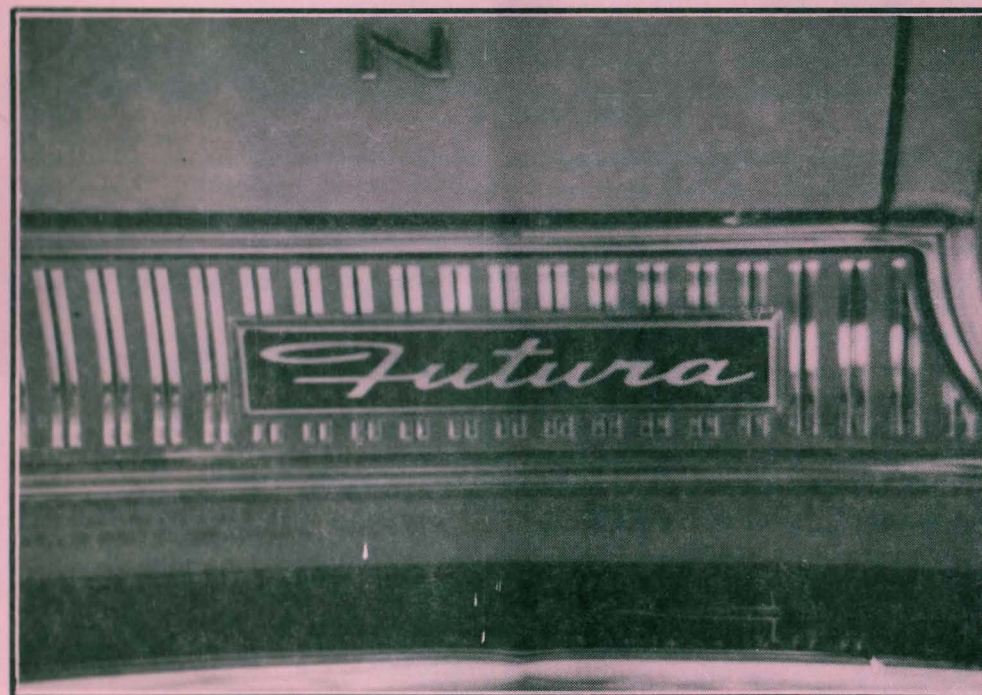




The *Falcon* News



October, November, December 1990

Vol. 12, No. 3

FALCON CLUB OF AMERICA
P.O. Box 113
Jacksonville, AR 72076

FIRST CLASS MAIL
U.S. POSTAGE
PAID
McRae, AR 72102
PERMIT NO. 3

FIRST CLASS MAIL



The newsletter dedicated
to Falcon lovers
... everywhere!

THE FALCON CLUB OF AMERICA, INC. is a non-profit organization dedicated to preserving the FALCON automobile built by the Ford Motor company from 1960 to 1970. Roy E. Sword founded the world-wide club in 1979. It is incorporated under the laws of the State of Arkansas. Yearly dues to The Falcon Club of America are \$17.00 (\$22.00 outside the United States), and are payable to: The Falcon Club of America, P.O. Box 113, Jacksonville, AR 72076.

THE FALCON NEWS is published monthly with information from its members. All copy for The Falcon News, including ads, should be sent to the editor, G.B. Netterville, 6621 Highway 100, Nashville, TN 37205-4226. Copy must be received by the 1st of the month preceding date of issue.

FALCON CLUB OF AMERICA OFFICERS - 1990-91

President: Jim Hatcher, 8301 W. 92nd Terr., Overland Park, KS 66212. (913) 381-5679.

Vice President: Marty Martin, 2910 O'Henry Dr., Garland, TX 75042. (214) 494-5039.

Secretary: Ruby Throgmorton, 2108 Memorial Dr., Jacksonville, AR 72076. (501) 982-9721.

Treasurer: Jimmie D. Throgmorton, 2108 Memorial Dr., Jacksonville, AR 72076. (501) 982-9721.

Club Store Manager: Bonnie Stringer, 322 Jeff Davis, Waveland, MS 39576. (601) 467-9527.

Editor: G. Bronson Netterville, 6621 Hwy. 100, Nashville, TN 37205. (615) 352-6143.

Assistant Editor: Marty Martin, 2910 O'Henry Dr., Garland, TX 75042. (214) 494-5039.

Partsmaster: Charles Digiaco, 1010 N. Hickory, Paris, AR 72855. (501) 963-3312.
Gerald Gasser, 73 Rose Lawn Ave., Fairport, NY 14450.

Chapter Coordinator: Steve Springer, 10113 Vaquero Trail, Austin, TX 78759. (512) 335-8776.

Head Technical Advisor: Bob Passino, 5188 E. Henrietta Rd., Henrietta, NY 14467. (716) 334-6779
before 2 p.m. E.S.T.

BOARD OF DIRECTORS (Number of years in term)

Janice M. Brown, 1044 Sable Blvd., Aurora, CO 80011 (5)

Fleming Horne, 7645 Memphis-Arlington Rd., Memphis, TN 38134. (901) 386-5894 (4)

Ken Kowalk, 6138 Long Hwy., Eaton Rapids, MI 48827. (517) 663-4263 (3).

Rick Dilks, 307 N. Castle, Paola, KS 66071. (913) 294-2599.(2)

Steve Springer, 10113 Vaquero Trail, Austin, TX 78759. (512) 335-8776 (1).

REGIONAL DIRECTORS

EASTERN: Russell Hoeksema, 4519 56th St. W., Bradenton, FL 33507. (813) 792-0282.

NORTH CENTRAL: Ken Kenoyer, RR 1, Cumming, IA 50061.

SOUTH CENTRAL: Dwayne Barber, 1001 Hyde Park, Denison, TX 75020. (214) 463-4912.

MOUNTAIN: Ron Brown, 1044 Sable Blvd., Aurora, CO 80011.

PACIFIC: Charles N. Johnson, P.O. Box 820, Woodinville, WA 98072 (206) 481-7045.

OTHER CLUBS OF INTEREST

The Ford Falcon Club of San Diego, P.O. Box 2156, Spring Valley, CA 92077.

The Ford Falcon Club of Los Angeles, 1163 Coolfield Drive, Covina, CA 91722.

Fairlane Club of America, 2116 Manville Rd., Muncie, IN 47302.

The Ranchero Club, 1339 Beverly Rd., Port Vue, PA 15133.

Comet Club, 5878 Hobe Lane, White Bear Lake, MN 55110-6466.

The Super 60's Ford Club, 10220 Loretta Ave., Cleveland, OH 44110.

Lower Mainland Falcon Owners Assoc., 13868 90th Ave., Surrey, BC, Canada V3V6L1.

The Econoline Organization, 3311 Springhill Rd., Lafayette, CA 94549.

The Falcon Club of America Newsletter is printed and published by Bill's Printing, Searcy, Arkansas.

NOTE TO ALL MEMBERS: The club will send out notices to each member the month before membership expires. Be sure to send your renewal in early to retain your original membership number. If you do not renew your membership within 90 days after it has expired, your membership number will be placed in the inactive file and will no longer be used by the club.

CHAPTERS

The Alamo Chapter

George Myers, 1202 Elks Pass Circle, San Antonio, TX 78232. (512) 494-8205.

The Arizona Chapter

Glen Beam, 18829 N. 12th Avenue, Phoenix, AZ 85027.

The Bon Temps Chapter

Garry Leanhart, 16337 Hwy. 929, Prairieville, LA 70769. (504) 622-5671

The Carolinas Falcon Chapter

Ken Earnhardt, 544 Old Farm Rd., Concord, NC 28025. (704) 786-2722.

The Cornhusker Chapter

James E. Verhoeff, Box 454, Hickman, NE 68372. (402) 792-2072.

The Dixieland Chapter

Fleming Horne, Jr., 7645 Memphis-Arlington Rd., Memphis, TN 38134.

The Eastern Virginia Chapter

Sam McCutchen, 5816 W. Hastings Arch, Virginia Beach, VA 24462.

The Founder's Chapter

Roy Sword, 1626 Irving Ridge Loop, Cabot, AR 72023. (501) 982-4240.

The Frontier Chapter

Don Heathcott, Falcon Lane, Rt. 4, Box 295, Paris, AR 72855. (501) 963-2829.

The Gateway Chapter

Richard Tribout, 23 Raintree Ct., St. Peters, MO 63376. (314) 441-6653.

The Greater Bay Area Chapter

Brian Lukas, 1107 Curtis St., Albany, CA 94706. (415) 525-9226.

The Gulf States Chapter

Bonnie Stringer, 110 Nicholson Ave., Long Beach, MS 39560.

The Hawkeye Chapter

Ken Kenoyer, Rt. #1, Cummings, IA 50061. (515) 981-4800.

The Hoosier Chapter

Clifford Smith, 1210 Crescent Dr., Bloomington, IN 47401. (812) 336-5842.

The Keystone Chapter

Ed Snyder, 818 W. Callowhill, Perkasie, PA 18944. (215) 257-2422.

The Land of Lincoln Chapter

Ed Kavanaugh, 233 Malibu Dr., Bollingbrook, IL 60437. (312) 739-0199.

The Lone Star Chapter

Frank Bell, 7733 Prairie, Watauga, TX 76148. (817) 656-8697.

The Mason-Dixon Chapter

Phillip Barber, 2574 Riva Rd. #17A, Annapolis, MD 21401. (301) 266-8271.

The Mid-America Chapter

Rick Dilks, 307 N. Castle, Paola, KS 66071. (913) 294-2599.

The Mile Hi Chapter

Barbara Sparks, 6900 Mariposa, Denver, CO 80221. (303) 427-8340.

The North Central Falconeers Chapter

Gary Fuerst, 1515 N. Kenilworth, Appleton, WI 54911. (414) 731-2708.

The North Coast Chapter

Walt Sediak, 13009 Bangor Ave., Garfield Hts., OH 44125. (216) 663-0817.

The Northeast Chapter

Howie Wheeler, 31 Metcalf Rd., Tolland, CT 06084. (203) 871-6916.

The Northwest Falcons Chapter

Bob Rudolph, 3554 Sunset Dr. W., Tacoma, WA 98446. (206) 565-3579.

The River City Chapter

Ron Wilson, 7701 Oakwood Lane, Citrus Heights, CA 95621

The Sooner State Chapter

David Elledge, 1325 NW 21st St., Oklahoma City, OK 73129. (405) 528-0335.

The Southeast Chapter

Alvin H. Roberson, Jr., 317 Peebles Road, Aragon, GA 30104.

The Suncoast Chapter

Dan Amey, 1771 Ragland Ave., Clearwater, FL 34625. (813) 797-6817.

The Wasatch Chapter

Charles Garcia, 823 E. 700 North, Layton, UT 84041. (801) 546-4987.

—Member from Early Falcon Club of NSW, Australia

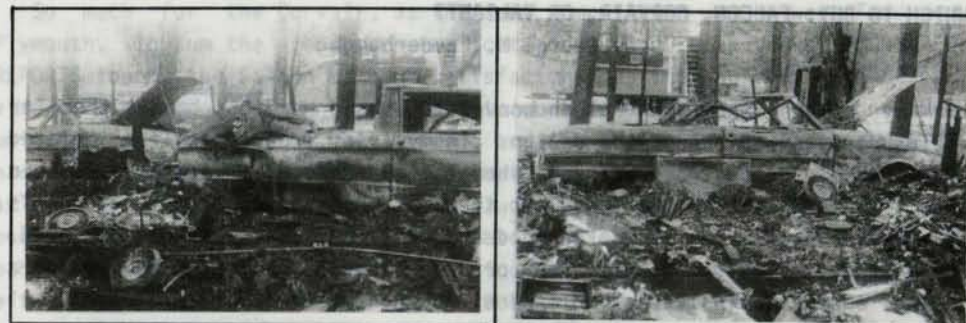
PRESIDENT'S MESSAGE

Here it is November already and most outdoor Falcon events are over. Those of you who like to show your Falcon might think about entering them in the Rod and Custom shows held around the country this winter. The Falcons show well, plus it's a good way to pick up new members for your Chapter and the FCA. The shows usually give Club Participation Awards and Club Display Awards, so you might pick up some money and/or awards for your Chapter.

Chapters might consider sponsoring a spring Regional Meet in your area so we can get our Falcons out and have some fun early in the Spring. If interested, please contact your Regional Directors so they can help you plan your event.

Use your "Did you know there is a Falcon Club?" cards--they work!

Have a Happy Thanksgiving.--Jim Hatcher, FCA President



These pictures show the loss incurred by FCA board member Fleming Horne, Memphis, TN, when his garage was lost by fire recently. An arsonist is believed to be responsible for the fire.

TEN handy hints on road safety

I too, used to be a careless, thoughtless and hopeless driver. Then I took up the "Whisper" Ten Point Safety Plan,

Eliminate your driving worries by following the plan listed below. For further information contact me c/o Ward 9, Sydney Hospital, Macquarie Street, Sydney.

1 If larked and finding difficulty in getting key into ignition switch, withdraw from car immediately, proceed if capable, to front or rear of vehicle and read out slowly and loudly the letters and numbers on the registration plate. You might have the wrong car.

2 When driving at more than 90 mph, never converse with other occupants of the vehicle. It's apt to take your mind off the fact that you're having a hell of a lot fun driving fast.

3 If embracing a bird while driving, keep one eye on the rear vision mirror, one eye to the front and an

eye on the other side of the

road. When you can accomplish this, take lucrative job with circus.

4 If full and incapable of driving, but eager to get moving, start motor, flatten accelerator and lean on horn. Police will soon appear to assist you.

5 If lost in the bush at night, keep careful count of number of pedestrians you hit. If you find you are hitting more, then you are getting closer to town.

6 If you must drink and drive, have a rest before leaving hotel. Most publicans won't mind you lying on the bar floor if they know

you're doing it for a good cause.

7 Ensure your car is equipped with the best safety devices. Foam rubber padding in the boot will protect that dozen from breking in the event of an accident.

8 Before illegally using a vehicle, check with the owner to see that it is roadworthy.

9 Study the road laws carefully. You will be quite surprised at some of the provisions. For instance, it is an offence to try to run over a person who owes you dough or has skipped with your best bird.

10 Don't just remember that courtesy pays, insist in it. After you've done a courteous act, force the other car into the kerb and lean on the driver to pay up pronto

--Humor from Early Falcon Club of NSW, Australia

WHICH TO BUY: FALCON, CORVAIR, OR VALIANT?

--By George M. Lauderbaugh

Many of us who own Falcon convertibles and hardtops bought them for their sporty appeal and classy design. In my case, I gave myself a belated high school graduation present when I purchased my 63 Futura rag top in 1981. As a senior in 1963 I was not the least bit concerned with a car's practical aspects. If it looked good and went fast that was what I wanted. Fortunately, my parents are very practical people who opted to pay for a college education in lieu of an expensive toy.

It was Mom and Pop practicality and not youthful frivolity that led to the success of the Ford Falcon. The successful sale of sedans and station wagons paved the way for the Futuras and Sprints. In 1960 consumers were faced with the same problem we have today, how to get the most car for the money. To help sort out the myriad choices, the practical car buyer consulted CONSUMER REPORTS or its lesser know competitor CONSUMER BULLETIN. These publications recommend family cars, while the slicker mags such as CAR AND DRIVER and MOTOR TREND focus more on performance, style, and engineering specs. This article reviews the comments that the consumer guides had about the new compacts.

The compacts were such a new concept, and public interest so high, that Consumers Union purchased three of the vehicles before they hit the showroom. In January 1960 CONSUMER REPORTS issued its preliminary findings on the three cars. The unconventional Corvair with its rear air cooled engine and low to the road design took a beating that was a preview of what Ralph Nader would do to the marque. CR complained that the car was too small to be a family sedan. It was difficult to get in out of. Its handling characteristics were unpredictable and it had very poor trunk space. The gasoline heater was noisy. On the plus side, CR noted that the Corvair was fun to drive, thought the engine was well designed, and praised the elimination of the drive shaft and transmission hump on the interior. In May, CONSUMER BULLETIN was equally unkind to the Corvair. The car could not be lifted safely on conventional gas station lifts, making it the bane of mechanics. The carburetor iced in high humidity and the fan belt broke easily. The BULLETIN further lamented that the engine consumed oil and the car had been rushed to market before full engineering had been completed.

So much for the Corvair, as the real competition was between Ford and Plymouth. In sum the consumer publications liked both cars. CONSUMER REPORTS found the Falcon to have satisfactory seating and very good driver vision. The engine was rated easy to work on and simple in design. The unit body was found to be rattle free, and the luggage space adequate. CR had two complaints about the Falcon that all of us can agree to. The rear axle ratio of 3.10 to 1 made the car sluggish but did deliver the best fuel economy of the three. "The steering was vague and too slow for handling an otherwise nimble car." Overall, CR found the Falcon to be the most efficient of the three. CONSUMER BULLETIN was even more heady on the newest Ford. It found Falcon had the fewest complaints and was a "practical, trouble free, economical car." The main defect had been corrected with a change in rear gear ratio to 3.56 to 1.

Surprisingly, CONSUMER REPORTS gave a slight edge to Valiant over Falcon. They praised Valiant for its size which was closer to a full size sedan. It also had more pep in its slant-six engine than the others. However, Valiant suffered from poor quality control. CONSUMER BULLETIN placed Falcon as the best of the three and found Valiant to be a distant second because of poor body finishing.

The public chose Falcon by a wide margin. In my opinion the consumer magazines probably helped the sales. But the main reason Falcon sold well was that it looked better. My apologies to Corvair and Valiant owners--beauty is indeed in the eye of the beholder.



CLUTCHES

I READ WITH MUCH INTEREST THE COMMENTS MADE BY TOM MORGAN OF BOWLING GREEN, OHIO IN THE NOVEMBER 1989 FALCON NEWS REGARDING CLUTCH CHATTER. CLUTCH CHATTER HAS BEEN OF INTEREST TO ME OVER MANY YEARS. MY EXPERIENCES DURING THE PAST 44 YEARS AGREE COMPLETELY WITH HIM, BUT FEEL SOME MEMBERS MAY STILL HAVE SOME CONFUSION DUE TO THE BRIEFNESS OF TOM'S ARTICLE. I'D LIKE TO ATTEMPT TO FILL IN A FEW OF THESE AREAS AND EXPAND ON SOME OF THE POINTS HE AND OTHER KNOWLEDGEABLE MEMBERS HAVE MADE IN RECENT FALCON NEWS ON THIS "SHAKY" SUBJECT. THE DISCUSSION THAT FOLLOWS IS FOR STREET UNITS UNLESS OTHERWISE STATED, AND ASSUMES YOU KNOW WHAT THE PARTS LOOK LIKE AND THEIR BASIC FUNCTIONS.

I WONDER IF A BRIEF REVIEW OF THE BASICS OF CLUTCHES MAY BE OF SOME ASSISTANCE TO US OLD FOLKS THAT HAVE FORGOTTEN MORE THAN WE'LL ADMIT TO. (I KNOW IT'LL HELP ME TO REVIEW ALL MY NOTES, ARTICLES, BOOKS, ETC. I'VE ACCUMULATED OVER THE YEARS ON THIS TOPIC.)

THE TYPE OF CLUTCH USED IN OUR FALCONS IS THE "LONG" TYPE. IT WAS ORIGINATED BY "THE BORG-WARNER CORP." AND THE NAME "LONG" IS THEIR PATENTED NAME FOR THIS TYPE OF CLUTCH CONSTRUCTION. IT IS ESSENTIALLY THE SAME CLUTCH OL' HENRY FIRST USED IN HIS EARLY 221 CUBIC INCH FLAT HEAD V8 WAY BACK IN 1932. IT HASN'T CHANGED MUCH OVER THE YEARS. BUT WHY CHANGE WHAT IS ONE OF THE BEST CLUTCH DESIGNS EVER CONCEIVED? THE CLUTCH ITSELF CONSISTS OF A PRESSURE PLATE (OR COVER AS IT IS ALSO CALLED) AND A DISC. THERE ARE OTHER PARTS THAT AFFECT AND CONTRIBUTE TO THE CLUTCH OPERATION AND THOSE WILL BE DISCUSSED SOMEWHERE IN ALL THIS MISH-MOSH.

THE PRESSURE PLATE

THE LEVERS TOWARDS THE OUTER EDGE OF THE PRESSURE PLATE HAVE A WEIGHTED END. THESE EXERT CENTRIFUGAL FORCE AGAINST THE PRESSURE PLATE, IN ADDITION TO THE PRESSURE PLATES INTERNAL SPRING PRESSURE, FOR POSITIVE LOCKUP AT ENGINE SPEEDS. ANYTIME A CLUTCH COVER IS REMOVED FROM A FLYWHEEL AND WILL BE REINSTALLED, ITS POSITION SHOULD BE MARKED WITH A PAINT LINE ON THE COVER AND ON THE FLYWHEEL FOR FUTURE REFERENCE. DURING REASSEMBLY, LINE UP THESE PAINT LINES TO RETURN TO THE ORIGINAL BALANCE. LOOSEN BOLTS A COUPLE OF TURNS AT A TIME IN A CROSS SEQUENCE TO PREVENT WARPING THE COVER. THE SAME APPLIES TO THE BOLTS DURING INSTALLATION OF THE COVER. THE COVER HAS THREE RELEASE LEVERS. THE THROW-OUT BEARING PUSHES AGAINST THESE TO OPERATE THE CLUTCH. THESE RELEASE LEVERS SHOULD ALL BE AT AN EQUAL HEIGHT (IN THE SAME PLANE) WHEN THE COVER AND DISC ARE TORQUED TO THE FLYWHEEL. IF DIFFERENT HEIGHTS, THE COVER WILL FORCE THE DISC TO MAKE CONTACT SOONER ON ONE SIDE THAN THE OTHER. THE COVER IS DEFECTIVE AND SHOULD BE REPLACED. (THE LEVERS NORMALLY ARE NOT AT EQUAL HEIGHTS UNLESS THE COVER IS ASSEMBLED TO THE FLYWHEEL WITH THE DISC IN PLACE.)

THE DISC

THE DISC IS MADE UP OF SEVERAL PIECES. THE FOLLOWING ARE ONES WE'RE MOST CONCERNED WITH. THE LININGS OF THE DISC USED TO BE ASBESTOS. THESE ARE BEING REPLACED WITH FIBERGLASS OR OTHER NEW MATERIALS THAT DO NOT CONTAIN ASBESTOS DUE TO RECENT CONCERNS ABOUT THE EFFECTS OF ASBESTOS TO OUR HEALTH. ASBESTOS GIVES SUPERIOR CUSHIONING AND BETTER WEAR THAN THE NEWER MATERIALS AT THIS TIME. THE NEWER MATERIALS ARE CATCHING UP THOUGH, AND SHOULD SOON SURPASS ASBESTOS. THE LININGS ARE USUALLY IMPREGNATED WITH COPPER AND/OR BRONZE METAL STRANDS TO AID HEAT DISSIPATION AND SLOW THE RATE OF WEAR. THE LININGS HAVE GROOVES IN THEIR FACES. THESE ACT AS AIR VENTILLATOR DUCTS TO DIRECT AIR AND HELP PREVENT DUST BUILD UP WHICH CAN CAUSE CHATTER OR SLIPPAGE DUE TO THE SLIP/GRAB ACTION CAUSED BY THE DUST. THE 6 OR 9 HUB SPRINGS IN THE DISC MAY BE LOOSE OR TIGHT. NOT TO WORRY: THE LOOSE ONES WILL NOT RATTLE WHEN THE ENGINE IS OPERATING. THEY ABSORB SHOCK AND HELP ELIMINATE ENGINE PULSATIONS (THERE ARE ALWAYS SOME COMBUSTION PULSATIONS REGARDLESS OF THE WEIGHT OF YOUR FLYWHEEL). BY FAR ONE OF THE MOST CRITICAL ELEMENTS OF THE DISC IN ELIMINATING CHATTER IS THE "MARCEL". THIS IS THE TERM USED FOR THE CRIMPED PLATE, OR WAFER, BETWEEN THE TWO DISC LININGS. THE MAIN PURPOSE OF THE MARCEL IS TO PREVENT CLUTCH CHATTER BY GIVING THE CLUTCH DISC SOME "GIVE" DURING CLUTCH ENGAGEMENT. THE MARCEL ALSO HELPS PREVENT THE LINING FROM STICKING TO THE FLYWHEEL AND/OR PRESSURE PLATE WHEN THE CLUTCH IS BEING DISENGAGED. THE "WAVE" THICKNESS (THIS IS THE DISTANCE THE LININGS ARE HELD APART BY THE MARCEL WHEN THE DISC IS NOT COMPRESSED BY THE PRESSURE PLATE) OF THE MARCEL WILL VARY DEPENDING ON THE TYPE OF USE THE DISC IS INTENDED FOR. THE THICKER THE MARCEL, THE SMOOTHER THE CLUTCH WILL ENGAGE AND THE SPONGIER IT WILL FEEL TO YOUR FOOT. ALSO, MORE CLUTCH PEDAL TRAVEL WILL BE REQUIRED TO ENGAGE/DISENGAGE THE CLUTCH. A STREET DISC MARCEL IS USUALLY ABOUT 0.035" THICK. A STREET/STRIP DISC USES LESS MARCEL, USUALLY ABOUT 0.015" TO 0.020", BECAUSE THE DISC WILL BE SUBJECTED TO MORE ABUSE AND SMOOTHNESS IS OF SECONDARY IMPORTANCE. A PURE COMPETITION DISC USUALLY HAS NO MARCEL BECAUSE THE CLUTCH IS USUALLY JUST DUMPED IN AT HIGH ENGINE RPM DURING FRIENDLY(?) DRAG COMPETITION WITH THE BRAND X CARS. THE ABSENCE OF MARCEL MAKES THE CLUTCH GRAB, BUT MAKES FOR A MUCH MORE POSITIVE LOCKUP (READ LESS SLIPPAGE AND ABLE TO HANDLE MORE HORSEPOWER). ALSO, THE LININGS WILL HAVE LESS EXPANSION AND ALLOW FOR MORE COMPLETE CLUTCH DISENGAGEMENT (READ EASIER SPEED SHIFTING). THIS IS PARTLY DUE TO THE ABSENCE OF MARCEL AS WELL AS THE LININGS BEING BONDED INSTEAD OF RIVETED. AT THIS TIME, THE NEWER FIBERGLASS LININGS ARE USING MARCELS APPROACHING 0.050" FOR STREET USE DUE TO THE LININGS LESS CUSHIONING EFFECT AS COMPARED TO ASBESTOS LININGS. WHEN MARCELS ARE USED, THE CLUTCH DISC LININGS ARE USUALLY RIVETED. WHEN MARCELS ARE NOT USED, THE CLUTCH DISC LININGS ARE USUALLY BONDED, OR BOTH RIVETED AND BONDED, DEPENDING ON THE MANUFACTURER OR REBUILDER.

SORRY I GOT SO LONG Winded. THERE ARE A HOST OF ITEMS THAT CAN CAUSE, OR CONTRIBUTE TO, THE DREADED CLUTCH CHATTER SYNDROME. THE FOLLOWING LIST INCLUDES THE ONES WE ALL KNOW ABOUT, AND SOME WE MAY HAVE FORGOTTEN OVER THE YEARS. THEY ARE NOT IN ANY ORDER OF IMPORTANCE.

1. GREASE ON THE LININGS, FLYWHEEL FACE, OR COVER FACE..... ELIMINATE THE SOURCE OF THE OIL LEAK AND CLEAN WITH LACQUER THINNER OR OTHER NONPETROLEUM BASED SOLVENTS. EITHER CLEAN ANY MINOR OIL CONTAMINATION FROM LINING OR REPLACE THE DISC.

2. WEAK OR BROKEN MOTOR MOUNTS..... REPLACE MOUNTS AND TORQUE ACCORDING TO SPECIFICATIONS.

3. TRANSMISSION BOLTS LOOSE OR MISSING..... CORRECT AS NEEDED AND TORQUE TO SPECIFICATIONS.

4. TRANSMISSION CROSS MEMBER BOLTS LOOSE OR MISSING..... CORRECT AS NEEDED.

5. WORN CLUTCH FORK OR A FLAT SPOT ON THE CLUTCH FORK PIVOT BALL..... REPLACE WORN PARTS.

6. WORN LINKAGE..... REPLACE ALL EXCESSIVELY WORN PARTS BEGINNING UP UNDER THE DASH AND PROGRESSING DOWNWARD TO THE CLUTCH FORK.

7. WORN THROW OUT BEARING OR COLLAR..... REPLACE. I USUALLY REPLACE THE BEARING WHEN PERFORMING A CLUTCH JOB ON SOMEONE ELSE'S CAR WHEN I FEEL A ROUGHNESS IN IT WITH IT IN MY HAND...EVEN THOUGH IT HAS NOT YET STARTED TO HOWL WHEN THE CLUTCH IS BEING ENGAGED. INCIDENTALLY, A THROW OUT BEARING CAN BE REWORKED TO EXTEND ITS LIFE. WHAT USUALLY HAPPENS IS THEY RUN OUT OF GREASE. DRILL A 1/8" DIAMETER HOLE ON THE OUTSIDE EDGE OF THE BEARING AND, USING A NEEDLE TYPE ADAPTER TO YOUR GREASE GUN, PUMP TWO (NOT THREE) SHOTS OF CHASSIS GREASE INTO THE HOLE (ANY MORE GREASE AND IT'LL SLING OUT ONTO THE CLUTCH AND RUIN IT.) ROTATE THE BEARING HALFWAY BETWEEN PUMPS. LOCATE A REAL SHORT SHEET METAL SCREW TO PLUG THE HOLE OR SOLDER IT SHUT (I USE A SCREW 'CAUSE I'M USUALLY TOO IMPATIENT TO TAKE THE TIME TO SOLDER). I DON'T ADVISE THIS ON ENGINES THAT WILL BE SUBJECTED TO HIGH RPM'S, BUT I'M USING ONE IN MY OWN FALCON AND I'VE GOT ABOUT 60,000 MILES ON IT SO FAR. I ADD GREASE EACH TIME I HAVE ACCESS TO IT AND IT SEEMS TO BE BETTER THAN SOME OF THE NEW ONES I'VE SEEN. I JUST GOT TIRED OF REPLACING IT EVERY YEAR OR SO... OUR COLD WINTERS SEEM TO TAKE THEIR TOLL ON THESE BEARINGS AND THEY'LL HOWL WHEN FIRST USED ON A COLD MORNING.

8. INSUFFICIENT MARCEL..... REPLACE DISC.

9. PRESSURE PLATE RELEASE LEVERS NOT OF EQUAL HEIGHT..... SEE DISCUSSION UNDER COVER AND REPLACE. HOWEVER, IN AN EMERGENCY SITUATION, THESE CAN BE ADJUSTED BY BOLTING THE COVER TO THE FLYWHEEL AFTER SUBSTITUTING AN FLAT METAL SHIM OF 0.025" THICKNESS FOR THE DISC. THEN ADJUST THESE LEVERS, WITH THEIR THROW OUT BEARING CONTACTS, BY THEIR ADJUSTING SCREWS UNTIL THEY ARE OF EQUAL HEIGHT. WHILE IN THE NAVY AND FINANCALLY STRAPPED, I TRIED THIS ON A COUPLE OF CLUTCHES WITH FAIRLY GOOD RESULTS.

10. WEAK PRESSURE PLATE SPRINGS..... IF CLUTCH SLIPS WHEN IT IS ADJUSTED CORRECTLY AND THE DISC LOOKS GOOD, THERE IS A HIGH PROBABILITY THE COVER INTERNAL SPRINGS HAVE LOST THEIR TENSION AND THE COVER WILL REQUIRE REPLACING. HOWEVER, THESE CAN BE REPLACED BY DISMANTELING THE COVER AND REPLACING THEM WITH SPRINGS FROM A KNOWN GOOD COVER. IN THE LATE 40'S AND EARLY 50'S, WE COMMONLY DID THIS TO REPLACE THE STOCK TENSION SPRINGS WITH STRONGER ONES FROM A TRUCK TO GET LESS SLIPPAGE FOR DRAGS (THIS WAS AFFECTIONALLY KNOWN AS A TRUCK CLUTCH). WITH THE INCREASING SCARCITY OF PARTS FOR OUR TOYS, WE MAY HAVE TO DO THESE KINDS OF THINGS IN THE FUTURE.

11. CRACKED, WARPED, OR BROKEN PRESSURE PLATE..... THE CLUTCH SURFACE SHOULD BE ABSOLUTELY FLAT. CHECK WITH A STRAIGHT EDGE. REPLACE COVER.

12. WORN DISC LININGS... IF RIVETS ARE TOUCHING, THE DISC IS WORN OUT AND MUST BE REPLACED.

13. GLAZED DISC LINING.... CAUSED BY EXCESSIVE SLIPPING OF THE CLUTCH. COULD BE DUE TO RIDING THE CLUTCH, BY INCORRECT LINKAGE ADJUSTMENT, BY OIL CONTAMINATION, OR A COMBINATION OF THEM. REPLACE THE DISC.

14. THROW OUT BEARING COLLAR BINDS ON THE TRANSMISSION MAIN DRIVE GEAR SLEEVE.... REMOVE BURR OR REPLACE COLLAR AS NEEDED. IT MUST NOT BIND OR STICK AS IT MOVES BACK AND FORTH ON THE SLEEVE.

15. INCORRECT CLUTCH ADJUSTMENT..... ALSO REFERRED TO AS CLUTCH FREE PLAY. ADJUST AS NEEDED. THIS IS PROBABLY THE SINGLE MOST CRITICAL ITEM THAT DETERMINES CLUTCH LIFE, SLIPPAGE, AND CLEAN TRANSMISSION SHIFTS. IT IS SOMETHING ANY FALCON OWNER CAN MONITOR AND MAINTAIN.

16. PILOT BUSHING WORN..... THERE ARE PILOT BEARINGS AND BUSHINGS. A NEW BUSHING FOR OUR 289" ENGINES HAS AN INSIDE DIAMETER OF 0.625" AND SHOULD BE REPLACED WHEN THE INSIDE DIAMETER EXCEEDS 0.628". THIS ALLOWS FOR ONLY 0.003" OF WEAR BEFORE THEY NEED REPLACING (A PIECE OF TYPEWRITER PAPER IS ABOUT 0.002" THICK AS A COMPARISON). NOT VERY MUCH CONSIDERING THIS IS A RELATIVELY SOFT BRONZE UNIT. TO CORRECT THIS INHERENT WEAK POINT, I USE A PILOT BEARING. LEE DALTON, A LOCAL FALCON CLUB MEMBER THAT CAMPAIGNS A CHEVY TERRORIZING '65 SPRINT WITH A 289, TOLD ME OF THESE BEARINGS A FEW YEARS AGO. THEY ARE A FORD DEALER ITEM INTENDED FOR PICK-UP APPLICATIONS, AND SHOULD BE IN STOCK AT YOUR FRIENDLY FORD AGENCY.

17. TRANSMISSION OUT OF ALIGNMENT..... USUALLY, THE ALIGNMENT OF THE TRANSMISSION IN RELATIONSHIP TO THE ENGINE ONLY AFFECTS WEAR ON THE PILOT BUSHING. THE REAR OF THE CLUTCH HOUSING CONTAINS A BORE FOR THE TRANSMISSION. THIS BORE MUST BE IN ABSOLUTE ALIGNMENT WITH BOTH THE CENTERS OF THE ENGINE CRANKSHAFT AND THE TRANSMISSION. TOLERANCES HERE VARY ACCORDING TO THE ENGINE/TRANSMISSION, BUT MAXIMUM ALLOWABLE RUNOUT IS USUALLY AROUND 0.005". MEASURING IS DONE USING DIAL INDICATORS AND SOME CREATIVE JURY RIGGING. ALSO, THE FACE OF THE CLUTCH HOUSING THAT THE TRANSMISSION MOUNTS AGAINST MUST BE PERPENDICULAR TO THE FLYWHEEL MATING

SURFACE ON THE REAR OF THE CRANKSHAFT. USUALLY, THIS HAS A MAXIMUM TOLERANCE ALLOWANCE OF 0.010". THE LOW SIDE MEASUREMENT CAN BE COMPENSATED FOR BY LOOSENING THE TRANSMISSION AND CROSSMEMBER AND FRYING THEM BOTH BACK IN ORDER TO INSERT A SHIM BETWEEN THE TRANSMISSION AND THE CLUTCH HOUSING. SHIM MAXIMUM IS 0.010". WE DO KNOW FROM EXPERIENCE, THE PILOT BEARING GREATLY INFLUENCES CHATTER. SO, IF YOU HAVE A CAR THAT THE CHATTER KEEPS RETURNING AFTER A FEW THOUSAND MILES ON A NEW CLUTCH JOB, AND YOU CAN'T FIND ANYTHING WRONG, YOU MIGHT CONSIDER CHECKING THIS ALIGNMENT. IT CAN BE DONE WITH THE ENGINE IN THE CAR, BUT IT'S TOUGH. A TRICK I HAVE DONE TO TEMPORARILY REDUCE A REAL BAD CLUTCH CHATTER IS TO PUT A 0.010" SHIM IN BETWEEN THE TRANSMISSION AND CLUTCH HOUSING NEXT TO A TRANSMISSION BOLT. THIS COCKS THE TRANSMISSION IN RELATIONSHIP TO THE PILOT BEARING AND SEEMS TO TEMPORARILY COMPENSATE FOR EXCESSIVE PILOT BUSHING WEAR BY INCREASING THE PILOT BUSHING SUPPORT TO THE MAIN DRIVE GEAR. IT USUALLY LASTS ABOUT 3000 MILES OR SO. I'VE FOUND THE LOWER BOLT ON THE PASSENGER SIDE SEEMS TO WORK AS GOOD AS ANY. HOWEVER, I'VE BEEN KNOWN TO MOVE THE SHIM AROUND TO FIND WHICH POSITION WORKS BEST FOR THE PARTICULAR CAR.

PERSONAL OBSERVATIONS

I HAVE LEARNED ONE THING FOR SURE OVER THE YEARS....I WILL NOT USE REBUILT PRESSURE PLATES OR DISCS IF I CAN LOCATE A NEW UNIT. THE REBUILT ONES WILL INVARIABLY CHATTER IN A VERY SHORT TIME.....LIKE AS SOON AS THE PART OF THE LINING THAT IS RAISED UP BY THE MARCEL WEARS DOWN ENOUGH TO BEGIN SCUFFING THE LINING IN THE VICINITY OF THE RIVET. NEW ONES DO NOT DO THIS AND I DON'T KNOW WHY. ALSO, I HAVE TRACED CHATTER TO THE PILOT BUSHING FAR MORE OFTEN THAN ONE WOULD BELIEVE. ANY MINOR WEAR IN THIS BUSHING ALLOWS THE TRANSMISSION MAIN DRIVE GEAR TO BOUNCE AROUND A LOT DURING CLUTCH ENGAGEMENT RESULTING IN CHATTER. THEREFORE, I REPLACE EVERY BUSHING I SEE WITH A BEARING. SHOULD AN EXISTING BEARING HAVE 20,000 OR SO MILES ON IT, AND I'M DOING A CLUTCH JOB, I'LL REPLACE IT WITH ANOTHER BEARING AS A MATTER OF COURSE. JUST USING THESE THREE NEW ITEMS HAS CONSISTENTLY ELIMINATED PROBLEM CLUTCH CHATTER IN A VARIETY OF CARS AND TRUCKS. INCIDENTALLY, THE COST OF A NEW COVER AND DISC IS USUALLY ONLY ABOUT 30% TO 40% MORE THAN A REBUILT UNIT. THE AGGRAVATION OF REDOING IT A SECOND TIME IS WORTH THAT MUCH IN MY OPINION. OF COURSE, THE REST OF SYSTEM IS ALWAYS VERIFIED TO BE IN GOOD CONDITION.

A COUPLE OF OTHER ITEMS SHOULD BE DISCUSSED BEFORE WE PULL THE PLUG ON THIS GARBAGE. FLYWHEELS ARE NOT TO HAVE ANY HEAT CHECKS AND ARE TO BE RESURFACED ONLY WITH A BLANCHARD TYPE MACHINE TO PRECLUDE CUTTING A SCREW TYPE THREAD LIKE AN ORDINARY LATHE DOES. (YOU TALK ABOUT FUNNY CLUTCH ACTION AND PROBLEMS... WAIT UNTIL YOU SEE WHAT THREADS ON A FLYWHEEL DO TO THE ACTION OF THE DISC.) FOR YOU DRAG RACERS: IF A DISC SHOWS WEAR ON THE FLYWHEEL SIDE,

IT USUALLY INDICATES THE FLYWHEEL IS TOO LIGHT. HOWEVER, IF THE WEAR IS ON THE PRESSURE PLATE SIDE OF THE DISC, THE PRESSURE PLATE SPRINGS ARE TOO WEAK. DURING TRANSMISSION INSTALLATION, I ALWAYS USE A COUPLE OF ALIGNING STUDS IN THE UPPER TWO TRANSMISSION BOLT HOLES OF THE CLUTCH HOUSING TO HELP SUPPORT THE TRANSMISSION (OLD 4" BOLTS WITH THE HEADS CUT OFF). THESE WILL HELP ALIGN THE TRANSMISSION AND DECREASE CHANCES OF BENDING DISCS AND COVERS FROM TRANSMISSION WEIGHT. ALWAYS USE A CLUTCH ALIGNING TOOL TO ALIGN THE DISC WITH THE PILOT BEARING. AN OLD TRANSMISSION MAIN DRIVE GEAR MAKES THE BEST ALIGNING TOOL AS FAR AS I'M CONCERNED.

I HOPE THIS LONG WINDED SPIEL WILL BE OF SOME HELP TO OTHERS IN THE CLUB IN SOLVING CHATTER. SHOULD YOU HAVE SOMETHING I'VE MISSED ON CLUTCH CHATTER, I WOULD GREATLY APPRECIATE YOUR DROPPING ME A LINE.

PAUL GARRIGAN
388 SOUTH QUEEN CIRCLE
LAKEWOOD, COLORADO
80226



The Second Annual Eastern Regional at Tom's River, NJ, on September 14-15 was an event to remember. In the early morning hours the rain dampened the Falcons. But by 7 a.m. it started clearing and the Falcons came rolling in. There were nine classes and a total of 52 Falcons on display. Games run by Steve Bortko, our show chairman, were the Blind Stop game and the Radiator Fill event. Awards were given at the Awards Banquet. Thanks to all for making this meet a success.--Ed Snyder

FALCON WORDFIND PUZZLE FROM THE MASON-DIXON CHAPTER

```

L F E U U O J I A D N N T H F J P R J X C B A X
L X O Y Q W S W E N L O L U U X Y T W N O C L A F
N S T A T I O N W A G O N I P W D Q H A G F I A I
Y S E D A N F I W C D L L F I R M U N E Y S W U E
A C S C L M O M P Y O J O C P L R U M C J P I R M
I K S W A X S F B W O N P J U Q K D D E M R E I T
N C I T A M O D R O F U V Q G S M V M A A I I U W
C I M D S S N J G Q O D L E T I Y Y H W A N V M B
T M H O R O V C L Q Y G U F R K L R M K N T Q A J
O U A Q Y G R R O Y V C B M R T K M B W T W S S M
G B R X A N V X E R X R L A R L I X P Q D F B O X
T W D B V U X N V B E K U P X U R B Q V E K K N A
G Q T N J P A T V T R H B K A E F G L S W H N D Q
C F O F J T U P P U L J C R T T N M K E H A Y I M
Q J P E I R H A B I N T U N T R O K J H U H N X S
V A Y O W F H S N J R T R U A V D K A B U U C O B
O S N O V C O Y Q F U R D C N R X F P U B H N N C
S A E Q S C N H M F O O R Q U O U J H L E G S D Y
L B A Q Q M M A P O R R W S M O Q M Y C O G J R U
N Q O G G T P Y X Q T M D W M D B H Y B G H J U E
E F L K I D M V Q S G S D H P R S V U Y W R R R F
S T B L I J I O A F I F U C O U P E Q A B X X X A
E D P I H X H M P S B D D C A O R A I D K M X H E
A M P T Y P P U S W D J C Y X F H D E L I V E R Y
R O E J X I U I C G D H N X X H M U R J O N T N E
  
```

WORDS IN THE PUZZLE

CHAPTER
CLUB
CONVERTIBLE
COUPE

CUSTOM
DELIVERY
FALCON
FORD

FORDOMATIC
FOURDOOR
FUTURA
HARDTOP

MASONDIXON
NATIONAL
NEWS
RANCHERO

SEDAN
SPRINT
STATIONWAGON
TUDOR

--William H. Anonsen

SUPERCHARGED PERFORMANCE FOR YOUR FALCON

Ever wonder if the Paxton supercharger kit now available for the 5.0 liter late model Mustang or the original version for the Shelby would work on your Falcon V-8? The answer is a definite horsepower increasing yes!!! The 289 cubic inch Ford motor really comes alive from 3,000 r.p.m. on. Instead of shifting at 5,500 because the motor quits making power, your eyes can't adjust to the fact that each gear change comes up to redline on the tach faster than ever imagined. This must be what it is like to drive a big block!

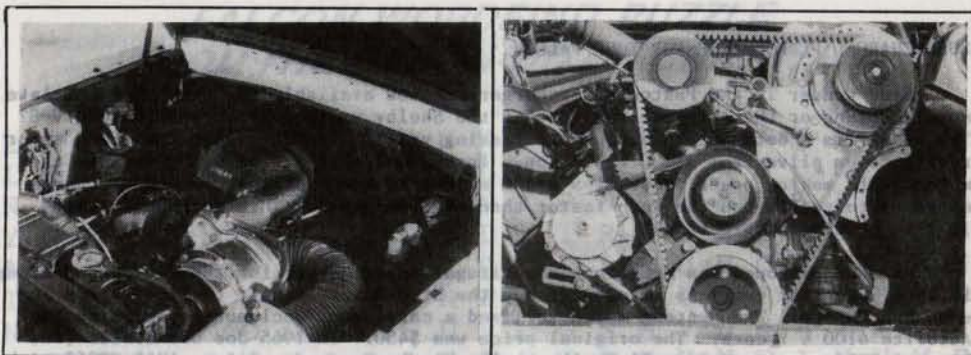
Paxton developed its McCulloch centrifugal supercharger for the new Ford Mustang in 1964. Earlier versions were built for the Studebaker Avanti, the '57 T-Bird and even the Kaiser. The Mustang model utilized a carburetor enclosure containing the Autolite 4100 4 V carb. The original price was \$430. In 1965 Joe Granatelli (the king of STP) convinced Carroll Shelby to let him borrow and modify a 1965 GT350 with a supercharger. Shelby, skeptical of Granatelli's claims of a 40% increase in power brought a 289 Cobra out to run against the supercharged GT350. The "Mustang" beat the Cobra and the Paxton became an option for future Shelby automobiles.

My 1965 Ford Falcon Sprint was the perfect candidate for the addition of a Paxton. I already had the "kit" sitting in a box in storage gathering dust. The motor had been rebuilt to run on the street on regular pump gas so the low 9.5 to 1 compression matched a superchargers needs. The engine was balanced and blueprinted, brought up to hipo specs including the beefier main caps and rod bolts. The carb was a small 460 CFM rated Autolite 4100 series, which according to Paxton Products is the best available. If you don't have one of these, they also recommend a 650 CFM double pumper Holley. The Autolite is ideal because it fits the pressure box easily and requires only one jet change richer. This carb doesn't seem to be susceptible to leaning out, very critical in the operation of a supercharger.

I ordered a Carter high volume mechanical fuel pump from Paxton. This unit comes with a thicker diaphragm and heavier springs and the pump is modified so it is pressurized.

The actual installation was a one weekend process. It could have been done in a few hours, but none of my car projects ever run that smooth. The Falcon originally was an automatic and the tired step down linkage would bind up so the mess connecting to the carb was discarded. A junkyard Granada gave up its flexible enclosed linkage, a Maverick donated the gas pedal to complete the changeover. Prior to the Paxton I had added a larger '65 Ford Galaxie radiator. It helped cooling immensely. The Paxton "kit" spaces the fan out further from the engine to clear the new pulleys and the belt. With a stock radiator there is room for the installation without further modifications. In my car, I switched over to an electric fan mounted in front of the radiator. This came from another junkyard dog... an Omni/Horizon.

Everything else was a remove and bolt new parts on project. First you disconnect the battery ground, then remove the old crank pulley screws. Put the new supercharger crank pulley inside the standard pulley. Disconnect the fuel lines and install the new pump. Remove the carb and drill out the secondary jets 20-25% or replace with a richer one. Use the long style carb mounting studs, place the base of the carb enclosure on first, then the carb. Hook up the linkage and fuel line. Remove two bolts from the water pump and install the supercharger bracket. Bolt it to the engine. Relocate the voltage regulator out of the way so a hole can be drilled for the air cleaner intake. Install the supercharger assembly, a fan spacer, and the belt.



Fill the supercharger with automatic transmission fluid. Mount the air cleaner and hook up the air hose. Check the accelerator pedal movement, choke opening, etc. Install the carb top enclosure. Reconnect the battery and fire it up!

Before talking about performance numbers, let me tell you what the "seat of the pants" feel was like. I pulled out onto a quiet country road that you could see into the distance for miles. The engine at idle didn't sound any different, but with side exhaust and solid lifters it sounds real sweet anyway. I punched it, and still not much of a difference. The 3.89 rear spun the tires a little, but the car kept going straight. From 1,000 to 3,000 r.p.m. it sure seemed just the same. The sensation from that point on was fantastic, the car kicks you back into the fabric of the seat, the front end lifted and the whistle of the supercharger let me know it was working hard. How hard? When the motor is turning 6 grand the charger can reach upwards of 30,000 r.p.m.

I'm not a professional mechanic, am an infrequent drag racer. I've run the Falcon Sprint twice at the drags. Once, with a 110,000 mile stock motor and tired automatic it turned a 16.5 E.T. and ran in the high 80's for miles per hour. With the Paxton on a rebuilt 289, with a 4 speed, closed exhaust and street tires spinning my best time was a 13.6 E.T. at 105 m.p.h. Dialed in, with modifications of a 650 CFM Holley and slicks would probably put the car into the 12's. Unfortunately, I'll never find out the true Paxton's potential. The cost of a new Paxton is nearly \$3000. So, when someone offered me close to that, the Paxton came off and the car went back to being a mild mannered Falcon V-8. Still, for two years I looked forward to lifting the hood to show off my 289 with a "puffer".

Don Odiorne, 11474 Camas Street, Boise, Idaho 83709

DID YOU KNOW--Studies have shown that engine rusting is most severe when the trip length is about four miles and the outside temperature is below 50 degrees F. About half of all travel in the United States fits into this category.

NEWS
RANCHERO
STATIONWAGON
TUDOR
—William M. Anonien

Stated Value Automobile Insurance

(It's not what you think it is!)

Editor's Note: If you own a classic or antique car, then this article is must reading.

CENTREVILLE, VIRGINIA, March 14, 1990 — Instead of purchasing a standard indemnity insurance policy for your classic or antique car, did you decide to pay an additional premium and purchase a stated value policy? Anything to prevent having to hassle with the claims people. Right? After all, your agent said they would pay the stated amount in the event of a total loss. Right? **WRONG! WRONG! WRONG!** If any of this sounds familiar you may have been misled by one of the most widespread misconceptions that exists today in the automobile insurance industry.

Background

In 1985 Mr. J. Bradley Flippin of Centreville, Virginia, purchased a \$3,000 stated value policy from Nationwide for his 1965 Mustang Coupe. Just to be sure there was no misunderstanding, he asked the agent to be very specific as to how a claim would be handled in the event of a total loss. The agent reassured him he would receive the stated value amount in the event of a total loss. "You mean if I have a total loss they will write me a check for \$3,000?" Mr. Flippin asked. "Well, not exactly," replied the agent. "You will have to prove you have that much in the car. Then, yes, they will pay the \$3,000. I recommend, however, you keep all your receipts and be ready to submit them if the need ever arises." That seemed fair enough. Mr. Flippin was required to bring the car by the agent's office so he could inspect it and photograph it for the file. Mr. Flippin paid about \$205 for six months of basic coverage, including the \$3,000 stated value declaration (A standard indemnity policy on the same car would have cost only about \$175).

Claim Time

On July 29, 1989 Mr. Flippin neglected to watch the green left turn light at an intersection and turned directly in the path of an oncoming car. The impact was so great his head shattered the passenger's side window. (Moral: Wear your seat belts.) The claims adjuster declared the car a total loss, so Mr. Flippin sent him a copy of all the receipts for the restoration work, which to date had totaled about \$5,500. The adjuster said he was willing to settle for \$900. "Nine hundred dollars!" exclaimed Mr. Flippin. "What happened to the \$3,000 stated value for which I have been paying additional premiums?" "Oh, I don't know anything about that. I only settle the claims. You will have to talk to someone else about that," was his reply. But he did say he would be willing to consider any other information that might be provided to him. "If I can get an appraisal showing the car was worth \$3,000, would that be enough?" The agent replied with, "Well, we will certainly take it into consideration." He was about as non-committal as one could be.

Research

At this point Mr. Flippin decided to do some research. He began by reading his policy, which nobody ever reads. (Have you read yours?) The basic policy said Nationwide would pay "...the actual cash value of the property...at time of

loss..." (This is the way all standard indemnity policies read.) Nationwide's Virginia Endorsement 2004 (Stated Amount Insurance) replaced the wording in the "Limit of Liability" section with words saying they would pay the lesser of "...the stated amount in the declaration or the actual cash value of the stolen or damaged property..." The words at time of loss were not there. They had been dropped. This appeared to be reasonable because the value of the car had been agreed to in advance. Thus, the value of the property at the time of loss was really not an issue (or so he thought).

The Nationwide claims adjuster, and Nationwide itself, would have nothing to do with that interpretation. Although no one could explain why the words were missing, Nationwide maintained that it really did not matter. Their position was simple: Nowhere in the contract (policy) did it state Nationwide would pay the stated amount in the event of a total loss. Mr. Flippin considered this wording to be ambiguous and, although the claims adjuster agreed, he would not change his position.

Stated Amount

Additional research revealed there are, in fact, two types of stated policies. One is a stated amount policy in which the premium is based on an amount stated by the insured. Losses, however, are still based on the actual cash value (ACV) of the property at the time of loss, but not to exceed the stated amount. To pay the stated amount automatically would create a moral hazard in that policy holders could overvalue their cars, thus making a profit. This is contrary to the basic principle of indemnity which is to restore a person to the position they were in before the loss. (Mr. Flippin contends, however, Nationwide effectively removed the moral hazard by having their agent inspect the car prior to issuing the policy.)

Stated Value

The other is a stated value policy, which is a true valued type of policy where both parties agree, in advance, as to the value of the property. In the event of a total loss, the company will pay the full face value of the policy. It turns out this is an Inland Marine type of policy generally used with works of art, boats and other marine equipment. There are a few companies, however, that do offer it as an automobile policy. This difference may be the reason for the wide misconceptions about stated value policies. Mr. Flippin asked eleven different Nationwide agents how the company would settle a stated value policy. None of them corrected him by saying they were actually stated amount policies, five of them said the company would pay the full stated amount and five of them did not know. Only one actually knew the company would not pay the stated amount in the event of a total loss. He said he chose not to sell that type of policy because the insured pays an additional premium and receives no additional protection. In fact, the insured receives less protection. The standard indemnity policy pays the ACV at the time of the loss with no limit on the company's liability. The stated

amount policy still pays the ACV at the time of the loss, but the company's liability is limited to the stated amount. For example: Assume a car has an ACV at time of loss of \$10,000. For an \$8,000 stated amount policy, the company would only pay \$8,000, where they would pay the full \$10,000 under a standard indemnity policy. The insured pays an additional premium for the "privilege" of limiting the insurance company's liability.

Suit Filed

Discussions with various levels of Nationwide were of no avail. The Nationwide claim adjuster's supervisor finally said, "There is no way I am going to pay \$3,000 for that car unless directed to do so by my superiors or a judge." So, on October 13, 1989 Mr. Flippin filed suit in the General District Court of Fairfax County for \$7,000 (\$3,000 for the car plus \$4,000 punitive damages). The case was heard on February 15, 1990. He represented himself and did not do too well. The judge awarded him only \$1,500, which was the low value listed in the current CPI (Cars of Particular Interest) guide and dismissed the punitive damages portion of the case. He, unfortunately, based his opinion on the value of the car at the time of loss. As a result, Mr. Flippin has appealed the case to the Circuit Court of Fairfax County in an effort to confirm. In a court of record, his allegations the policy is ambiguous and Nationwide practiced constructive fraud by saying the policy would do one thing but settling it differently. (A trial date had not been set as of the date of this printing. The results will be reported in a future version of this flyer.)

Legal Precedence

There is legal precedence for both of these positions. With respect to ambiguity (a breach of contract), they are always decided against the drafter. In addition, there is the doctrine of reasonable expectation. The courts interpret an insurance policy to mean what a reasonable buyer would expect it to mean, even though the actual words may say something else. The Virginia Supreme Court has held as far back as 1887 that ambiguities are to be decided in favor of the insured (more recently *St. Paul Ins. v. Nusbaum & Co.*, 227 Va. 407). As for the constructive fraud portion (a tort), the Virginia Supreme Court has clearly defined the five elements that constitute constructive fraud in *Nationwide Ins. Co. v. Patterson* 229 Va. 627. In addition, punitive damages usually cannot be found in a breach of contract "...unless there is an independent and willful tort..." in which case a joinder is permitted (*Kalmer Corp. v. Haley*, 224 Va. 699 and the Code of Virginia §8.01-272).

Advice To Other Owners

If you currently have (or have had in the recent past) a total loss against such a policy and they did not pay the full stated amount, it is recommended you run (do not walk) to your nearest lawyer and show him this flyer. There is a possibility you may have grounds to recover the full amount. If you have a stated value policy and have not yet suffered a loss, it is suggested, in the strongest possible terms, that you read it, paying particular attention to the section entitled "limits of

liability." The words STATED AMOUNT on the declaration page is a red flag. Read the respective endorsement very carefully (in the case of Nationwide in Virginia, it is their Endorsement 2004 entitled "Family Automobile Policy - Stated Amount Insurance"). More than likely, it is based on ISO form E167 which states:

"The limit of the company's liability for loss shall be the lesser of:
(a) the stated amount shown in the Declarations,
(b) the actual cash value of the stolen or damaged property, or
(c) the amount necessary to repair or replace the stolen or damaged property."

Unless it was written by one of the few companies issuing such policies, you probably will find the policy does not say the company will automatically pay the stated amount in the event of a total loss. In addition, discuss this with your agent immediately. Ask the following questions:

- 1) Will the policy, in fact, pay the stated amount in the event of a total loss?
- 2) If no, why did you buy it?
- 3) If yes, have him show you where it says that in the policy.
- 4) Will the company insure the same car under a standard indemnity policy?
- 5) If so, what would be the premium?
- 6) What additional consideration are you receiving by paying the additional premium?

Final Recommendations

The best recommendation was from an independent agent who admitted such policies were ripoffs when sold to those looking for a valued policy. He said the best thing a person can do is use the cheaper standard indemnity policy and maintain a portfolio on the car in question. Include a complete set of close up and detailed photographs, a current appraisal from someone qualified in that type of car (and does not sell them), and a collection of clippings from car magazines and newspapers showing the current market prices for cars of the same type and condition along with copies of all receipts related to the car.

Another alternative is to obtain insurance from one of the few companies writing valued types of policies. Only four such companies have been found to date: Central Mutual, Chubb, Midwestern Indemnity and Zurich-American.

Remember, have your agent show you, in writing, where it says the insurance company will pay the stated amount in the event of a total loss.

This flyer is being distributed in an effort to educate readers about "stated value" policies. Readers are urged to pass this on to others who might have such a policy. This flyer may be freely copied for any non-profit use.



SAFETY IN THE PLAYPEN

I've called this story "Safety in the Playpen" because of a saying I heard about children. A friend of mine said that 90% of all childhood accidents happen in the playpen. Well, as we get older our playpens turn into our home shops.

For some unknown reason we can work for someone all day long, wear safety glasses when grinding, make sure there is enough light so we can read fine print, and never ever use an electrical appliance without a ground--but when we get home in our own shops, all the safe practices we learned seem to disappear.

How many of us have placed an oxygen and acetylene tank in the trunk of the car on its side and went to work, thinking you'd get them filled during lunch or on the way home. If you'll look around at your welding supply house you will see others have tried this too. Acetylene bottles have a small piece of wood inside of them to soak up liquid acetylene. If you place the bottle on its side the wood cannot do its job, and liquid acetylene is very explosive. An oxygen bottle full holds 2000 psi of

pressure. Knock the top off and you have a 7 inch by four foot bullet coming at you.

How about the guy who went out and bought himself an electric welder, took it home and plugged it in, and was blinded by the accidental arc rays. It seems he was wearing a set of plastic contact lens. It only took less than a second to melt them to his eyes. If you are going to use an arc welder, leave your contacts in the house and use a hood with the proper lens all the time.

That's enough about welding equipment. How many of us have hand drills, side grinders, buffers, band saws, or drill presses around the shop?

I tried to drill a half inch hole in a machine years ago with a drill that had a broken trigger. The only way to turn it off was to un-plug it. The drill bit hung and before I could get it turned off, it spun around and ripped my watch band apart. Another thousandths of an inch and I would have been seriously injured. I've never used that drill again.

I know another person who was drilling a small hole with a drill press and talking at the same time. He drilled the hole straight through his thumb. I didn't hurt as bad going in as it did coming out. Always use the right holding fixture when drilling or sawing. Your hands won't hold back a spinning piece of steel nor will they stop a saw blade.

Hand grinders can also be very dangerous. Those grinding discs can come apart and fly into a million pieces. Wear your safety goggles--that way you can say "I saw it coming and seen it land!"

Hey--remember the buffer or polisher I mentioned. They can get you too. If you happened to have cut off the ground probe on the plug, don't step in water or even sweat while using them. Electricity can kill you. If you have one of the new plastic types you are still not out of danger. I loaned mine to a friend one day and he brought it back with the cord ripped into. He let the cord get tangled in the pad and before he could turn it off it ripped apart and fell against the car. Lucky for him it was a Corvette and fiberglass doesn't conduct electricity.

I know this is a long message, but if just one of you stops and thinks before you get injured or worse, then it's worth reading. I'll let you go in the shop and get to work. Have a safe time.--Missy Hubcap

A NEW FLING FOR FORD: THE FALCON

by JOSEPH RAFF

IN THE MIDDLE YEARS of this decade—big, bullish, booming years—Detroit's Big Three haughtily ignored the influx of foreign sports and economy cars. Then two years ago, with a sobering recession mounting, the triumvirate blinked at the import figures and the sales of home-grown economy breeds (Rambler and the more recently successful Lark) and began to explain to the public why the little cars would never last. This year they took a hard look at the dollar-green wave of the future and produced their own variety of the economy automobile—appropriately tagged the "compact car."

Ford will be out first with its Falcon—a hip-snuggling six-passenger vehicle which they confidently think will be an irresistible second car, and which many others think may displace its larger blood brothers in many garages. (General Motors with the Corvair and Chrysler with its Valiant will also soon be in the compact-car act, with appropriate fanfare. Their offerings will be introduced in subsequent issues.)

To Americans—who now are diet-conscious and willing to squeeze—the economy car is exemplified in such vehicles as the beetle-hunched Volkswagen, the pert Renault Dauphine and the basic Fiat 1100 sedan. The compact car, however, will not put the same squeeze on U.S. drivers; the Big Three are deferring to what they interpret as a demand for a bit more comfort, weight, luggage space and styling—without, we might add, the chromium cosmetics long thought to be the most notable characteristic of Detroit.

The Falcon is a fraction more than 181 inches over-all, as against the 1959 Ford's 208 inches. It has a 109.5-inch wheelbase, about nine inches shorter than the standard Ford, and its over-all width is some seven inches trimmer. The Falcon is more pudgy and yet more sophisticated than her British Ford sisters Anglia and Prefect, and she is even stouter than the French Dauphine,

which has an 89-inch wheelbase, 155-inch over-all length and a girth 10 inches narrower than Falcon's 70 inches. The American car crouches at 54.5 inches, while the Dauphine is 2.5 inches taller. In comparison to the 1959 Ford Fairlane series and Custom 300, the Falcon comes remarkably close to meeting the big car's interior dimensions. Its weight is 2,366 pounds.

The exterior is neat, trim and efficient, with thin walls and doors. There are only 12 parts in the Falcon door, compared with 21 in ordinary cars, and in the door frame two parts do the work of a previous 12.

Durability is a promise of Falcon, which will appear in two-door and four-door styles and will utilize an adequate overhead-valve engine which is expected to develop approximately 90 hp and give substance to claims of up to 30 miles per gallon. The six-cylinder plant has a 2 1/2-inch stroke, one of the shortest in the industry, and a bore of 3 1/2 inches. Friction should be reduced by these features. The six was selected over the four-cylinder

engine to eliminate lugging, affording a smooth haul at low speeds with heavy loads. Falcon claims the six gets only two miles less per gallon than a four-cylinder automobile would.

The standard transmission offered will be three-speed synchromesh, but Falcon offers optional automatic shifting similar to Fordomatic. Its pickup is spunky, covering 380 feet in 10 seconds from a standing start. A 1959 Ford will cover 362 feet. Furthermore, accelerating at 50 mph in a passing situation Falcon will cover more ground than a standard model.

In general appearance the new compact Ford has some distinctive family characteristics, such as the suggestion of a Thunderbird hood, a hint of Mercury in the windshield and here-and-there Ford family characteristics. If the Falcon is not strictly economy (it will cost about \$2,000), neither is it extravagant; it is new, it is compact, and it is going to give competitors, foreign and domestic, a run for their money.

END



THE FALCON CLUB STORE

DECEMBER SPECIALS

ALL ORDERS OVER \$10 RECEIVED IN THE MONTH OF DECEMBER WILL FIND A STOCKING STUFFER.....
.....SUPRISE IN THEIR PACKAGE!!!!!!!

- BALL CAPS: SOLID COLORS, RED, WHITE, BLUE, BLACK, GREY.
W/ WHITE FRONT, RED, BLUE, BLACK, GREY.....\$6.50
WINTER WEIGHTS TOO !!!!! YOUR CHOICE OF PATCH.
- PATCHES: NATIONAL CLUB 3".....\$ 2.25 NATIONAL CLUB 9".....\$6.00
FORD FALCON-BLUE/GOLD OVAL..\$ 2.25 FALCON RED/GOLD RECTANGULAR.....\$2.25
RANCHERO (1" X 4").....\$ 2.50 CONVERTABLE (1" X 5").....\$2.50
FALCON SCRIPT W/ CHOICE OF YEAR 60 to 70 & 63 1/2.....\$3.50
- HAT PINS: FCA HAT PIN/ TIE TACK.....\$ 3.00 CONVENTION PINS (only few yrs).....\$3.00
FUTURA SCRIPT (silver).....\$ 2.50 LG. FALCON BAR (red-white-blue).....\$2.50
RANCHERO SCRIPT (silver).....\$ 2.50 SM. FALCON BAR (red-white-blue).....\$2.50
SPRINT SCRIPT (silver).....\$ 2.50 SILHOUETTE OF 60-63 RANCHERO.....\$2.50
FALCON SCRIPT w/ yr.60-70..\$ 2.50 SILHOUETTE OF 1963 HARDTOP.....\$2.50
289 SPRINT V8.....\$ 2.50 SILHOUETTE OF 64-65 HARDTOP.....\$2.50
289 (white/blue).....\$ 2.50 FUTURA BAR (red-white-blue).....\$2.50
289 V.....\$ 2.50 FORD (silver or gold).....\$2.50
- FENDER COVER W/FALCON IMPRINT 24"x47".....\$16.50 POSTER W/28 COLOR PICTURES.....\$5.00
MEMO PADS WITH FCA IMPRINT......50 BALL POINTS W/FCA LOGO......75
BUMPER STICKER I (HEART) MY FALCON...\$ 2.00 FALCON KEY FOB (LEATHER).....\$2.50
DECAL-NATIONAL CLUB FOR WINDOW.....\$ 1.25 CAN COOLERS WITH LOGO.....\$2.50
LIMITED EDITION BELT BUCKLE (lg.oval)\$10.00 2HR VIDEO NATIONALS/REGIONALS(81-89) \$13
LICENSE PLATE W/ FCA (RED ON WHITE)..\$ 4.50 LICENSE PLATE FRAMES W/LOGO \$5ea...\$9pr
BOOKS: CONVENTION BOOKLETS 81-89......50ea 1963 SPRINT ROAD TEST (8pg 18111)\$4.00
60-62 REPRO. SHOP MANUAL W/63 V8 FORD FALCON 1960-1970 COLLECTIONS OF
SUPPLIMENT.....\$30.00 ARTICLES (100 pg. 180 111).....\$14.00
- CLOTHING: GOLF SHIRTS--LADIES & MENS--FCA LOGO--BLUE, RED, SILVER, GREEN, BURGANDY
S, M, L, XL, (SOME XXL). STATE SIZE AND 1st & 2nd COLOR CHOICE.....\$13.00
T-SHIRTS W/LARGE FCA LOGO--WHITE/RED OR BLUE TRIM, AD. S,M,L,XL.....\$ 7.00
CHILD M, L.....\$ 7.00
T-SHIRTS W/COLOR TRANSFER 60-63, 64-65 SEDANS, EARLY RANCHEROS, OR
65 RANCHEROS, S, M, L, XL.....\$ 7.00
T-SHIRTS WITH LOGO.....\$7.00 SWEATSHIRTS WITH LOGO.....\$13.00
COLORS: RED, WHITE, ROYAL OR NAVY BLUE, HEATHER GREY, BLACK, BURGANDY...
OTHER COLORS AVAILABLE UPON REQUEST..S, M, L, XL, XXL.....\$13.00
CHILD'S XS, S, M, L.....\$10.00
- ***NEW*** MATCHING SWEATPANTS W/LOGO...\$13.00 WITH SHIRT\$25.00 set
NEW ECRU CANVAS TOTE BAG W/LOGO SM OR LG SIZE BAG.....\$8.00sm /\$10.00lg

TO INSURE DELIVERY FOR CHRISTMAS ORDERS MUST BE RECEIVED BY DECEMBER 5, 1990.

POSTAGE IN U.S. PLEASE ADD \$2.00--CANADA AND FOREIGN ORDERS PLEASE SEND
MONEY ORDER (U.S. DOLLARS) AND INCLUDE \$3.00 POSTAGE.
PLEASE MAKE CHECKS AND MONEY ORDERS PAYABLE TO FALCON CLUB OF AMERICA.
SEND ALL ORDERS TO: BONNIE STRINGER

322 JEFF DAVIS ST.
WAVELAND, MS 39576